# Pacific Healthcare Options



TRICARE for DoD retirees choosing to reside in the Pacific has some differences based upon where you live. In Hawaii, retirees may choose Standard, Extra or enroll in Prime. In all other Pacific countries, only TRICARE Standard is available to retirees. However, in Hawaii, Guam, Japan and Korea, retirees may seek space available care in a Military Treatment Facility (MTF).

If the care is not available at the MTF, you may be referred to nearby, quality host nation providers. When receiving civilian care from host nation providers (outside Hawaii) you can expect to pay up front and file a claim for reimbursement from TRICARE. You should also allow for certain processing delays associated with foreign mail and banking systems.

Even if you reside in a country where the US has no MTF, you can get guidance to a quality host nation healthcare provider through the US Embassy or Consulate.



This information pertains to retired members of the U.S. Military who are eligible for TRICARE healthcare benefits. The TRICARE Pacific region includes locations with Military Treatment Facilities like Hawaii, Okinawa, Japan, Korea, and Guam. All other locations within the TRICARE Pacific geographic area are considered remote.



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# TRICARE Pacific Retirement Healthcare



Military retirees living in Hawaii and WESTPAC

- Healthcare Options
- Pharmacy Benefits
- TRICARE For Life

#### TRICARE Standard:

Pacific region availability— everywhere
MTF appointments— space available
Annual premium— none
Care provider— choose your own
Fiscal year deductible— \$150/\$300
Cost share, outpatient—25%
Cost share, inpatient—lesser of \$417/ day,
or 25% of billed charges plus 25%
of professional fees (FY 03 rates)

#### **TRICARE Extra:**

Pacific region availability— Hawaii only
MTF appointments— space available
Annual premium— none
Care provider— network
Fiscal year deductible— \$150/\$300
Cost share, outpatient— 20%
Cost share, inpatient— lesser of \$250/ day,
or 25% of billed charges plus 20%
of professional fees (FY 03 rates)

#### **TRICARE Prime:**

Pacific region availability— Hawaii only
MTF appointments— priority after ADSM
Enrollment fee- \$230/ \$460 for 12 months
Care provider— Primary Care Manager
Fiscal year deductible— none
Co pay, civilian outpatient- \$12/ doctor
visit -other outpatient charges vary
Co pay, inpatient- \$11/day civilian or
\$12.72/day MTF- \$25 minimum



# Retiree Pharmacy Costs

- Over the counter medicine purchases are not a covered benefit.
- **WESTPAC** Standard beneficiaries pay the greater of \$9 or 20% for each host nation prescription.
- In **Hawaii** the following applies:

Civilian retail network pharmacy	\$3 for generic 30-day supply \$9 for brand name 30-day supply
Civilian retail non- network pharmacy	\$9 or 20% of the cost, whichever is higher, for a 30-day supply

## TRICARE Mail Order Pharmacy

Maintenance medication is available through Express Scripts. Contact at 866.DOD.TMOP (866.363.8667) or www.express-scripts.com. The following conditions apply when ordering from overseas.

- Prescribing doctor must be U.S. licensed and have a current DEA number.
- WESTPAC beneficiaries must have an APO or FPO address.
- Some drugs cannot be mailed due to time and temperature limits in transit.
- See a TRICARE rep or the TRICARE Pacific Web site for further details.

TRICARE Mail	\$3 for generic
Order Pharmacy	90-day supply
	90-day supply \$9 for brand name 90-day supply

## TRICARE For Life

### Eligible beneficiaries:

- Medicare-eligible military retirees, including retired guard members and reservists
- Medicare-eligible family members and widows/widowers (not parents or in-laws)
- Certain former spouses if they were eligible for TRICARE before age 65

Must be enrolled in Medicare Part B DEERS information must be current

**TFL** is healthcare coverage for you and your eligible family members, that acts as a secondary bill payer to Medicare (Hawaii and Guam only) or other health insurance.

Though Medicare does not cover costs outside the U.S. and its territories, TFL provides the TRICARE Standard benefit with its deductibles and cost shares.

There is no **TFL** monthly premium except for the Medicare Part B. Get the details from a TRICARE representative at your local Military Treatment Facility, or see "Retiree" at Http://tricare-pac.tamc.army.mil/